

Table I.C.4(2004) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2004

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 47.3% | 57.1% | 57.3% | 54.6% | 50.2% | 42.2% | 56.4% | 45.0% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 46.0% | 49.6% | 56.2% | 46.0% | 39.8% | 52.5% | 49.5% | 45.1% |
| Mining and manufacturing | 40.0% | 54.7% | 58.1% | 50.5% | 40.0% | 35.9% | 53.9% | 38.0% |
| Construction | 46.6% | 53.7% | 48.4% | 43.4% | 46.2% | 42.1% | 49.8% | 42.8% |
| Utilities and transp. | 41.7% | 53.7% | 47.3% | 48.1% | 45.1% | 39.4% | 49.1% | 40.7% |
| Wholesale trade | 45.2% | 50.7% | 51.9% | 53.8% | 47.6% | 36.7% | 53.1% | 42.0% |
| Fin. svcs. and real estate | 44.0% | 61.0% | 60.3% | 52.2% | 50.8% | 39.6% | 58.8% | 41.9% |
| Retail trade | 54.9% | 58.9% | 63.1% | 60.1% | 55.6% | 52.2% | 60.6% | 53.4% |
| Professional services | 49.3% | 58.8% | 60.5% | 59.7% | 56.2% | 41.6% | 59.3% | 46.7% |
| Other services | 54.5% | 57.1% | 60.4% | 60.7% | 55.5% | 51.2% | 58.6% | 53.1% |
| Ownership | | | | | | | | |
| For profit, incorporated | 46.4% | 56.7% | 56.7% | 53.2% | 48.9% | 41.7% | 55.8% | 44.0% |
| For profit, unincorporated | 49.1% | 58.8% | 56.4% | 57.5% | 45.4% | 44.0% | 57.5% | 45.9% |
| Nonprofit | 50.5% | 56.6% | 62.5% | 60.9% | 57.1% | 43.9% | 59.4% | 49.1% |
| Age of firm | | | | | | | | |
| Less than 5 years | 55.1% | 57.4% | 56.9% | 56.9% | 50.5% | 48.5% | 56.2% | 53.3% |
| 5-9 years | 55.1% | 58.6% | 59.2% | 56.6% | 54.0% | 49.3% | 59.5% | 51.1% |
| 10-19 years | 53.8% | 55.7% | 60.3% | 57.0% | 51.3% | 43.8% | 56.9% | 51.0% |
| 20 or more years | 47.5% | 57.4% | 55.5% | 53.3% | 50.1% | 42.4% | 55.4% | 45.6% |
| Unknown | 41.6% | 73.9% | 67.4% | 62.2% | 42.1% | 41.4% | 67.9% | 41.4% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 44.2% | 53.4% | 57.5% | 55.1% | 49.6% | 42.1% | 56.4% | 43.8% |
| 1 location only | 54.5% | 57.2% | 57.3% | 54.5% | 51.3% | 45.0% | 56.4% | 51.6% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 50.8% | 50.7% | 56.8% | 54.8% | 63.6% | 44.6% | 57.9% | 48.9% |
| 25-49 % | 56.5% | 56.8% | 68.4% | 67.4% | 61.8% | 51.3% | 60.9% | 55.5% |
| 50-74 % | 52.1% | 56.7% | 60.9% | 61.3% | 56.4% | 47.8% | 58.3% | 50.6% |
| 75% or more | 46.3% | 57.3% | 56.4% | 53.5% | 48.8% | 41.0% | 56.0% | 43.8% |
| Union presence | | | | | | | | |
| No union employees | 50.6% | 57.9% | 59.0% | 56.2% | 51.7% | 44.2% | 57.7% | 47.9% |
| Has union employees | 38.7% | 39.9% | 37.4% | 40.6% | 41.7% | 38.0% | 37.8% | 38.8% |
| Unknown | 43.1% | 48.1% | 63.4% | 56.9% | 45.8% | 42.7% | 61.2% | 42.8% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 54.9% | 64.3% | 66.8% | 64.2% | 58.9% | 49.4% | 64.4% | 53.0% |
| Less than 50% low wage | 45.8% | 55.8% | 55.9% | 52.8% | 48.2% | 40.7% | 55.1% | 43.3% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2004

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.35% | 0.74% | 0.82% | 0.61% | 0.40% | 0.47% | 0.33% | 0.38% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 4.08% | 5.11% | 9.59% | 9.07% | 8.88% | 5.58% | 6.04% | 5.12% |
| Mining and manufacturing | 0.55% | 2.81% | 2.17% | 1.81% | 0.90% | 0.92% | 1.44% | 0.73% |
| Construction | 1.08% | 2.56% | 2.33% | 2.86% | 2.56% | 1.53% | 1.68% | 1.36% |
| Utilities and transp. | 1.88% | 5.68% | 5.37% | 3.29% | 3.75% | 1.89% | 2.84% | 1.99% |
| Wholesale trade | 1.58% | 1.75% | 2.74% | 1.84% | 3.08% | 2.71% | 1.67% | 1.92% |
| Fin. svcs. and real estate | 0.95% | 3.34% | 3.10% | 2.21% | 2.16% | 0.87% | 1.97% | 0.98% |
| Retail trade | 1.02% | 1.65% | 2.46% | 2.57% | 2.33% | 1.62% | 1.65% | 1.49% |
| Professional services | 0.52% | 1.92% | 2.06% | 1.65% | 1.34% | 0.57% | 1.19% | 0.54% |
| Other services | 0.91% | 1.58% | 2.06% | 2.25% | 2.54% | 1.35% | 1.33% | 0.94% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.47% | 0.90% | 0.78% | 0.77% | 0.47% | 0.69% | 0.46% | 0.55% |
| For profit, unincorporated | 0.94% | 2.64% | 1.88% | 2.30% | 2.13% | 1.25% | 1.44% | 1.05% |
| Nonprofit | 0.66% | 2.26% | 1.86% | 1.49% | 1.77% | 0.77% | 1.28% | 0.75% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.25% | 2.24% | 3.09% | 3.28% | 4.74% | 5.16% | 2.19% | 3.04% |
| 5-9 years | 1.62% | 1.07% | 2.30% | 2.48% | 3.64% | 3.52% | 1.18% | 2.53% |
| 10-19 years | 0.68% | 1.95% | 2.89% | 2.31% | 2.18% | 2.25% | 1.68% | 1.54% |
| 20 or more years | 0.52% | 1.41% | 1.12% | 0.80% | 0.53% | 0.77% | 0.80% | 0.66% |
| Unknown | 0.53% | 20.80% | 19.13% | 9.09% | 1.33% | 0.55% | 9.49% | 0.55% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.34% | 7.73% | 2.61% | 1.43% | 0.72% | 0.46% | 1.55% | 0.36% |
| 1 location only | 0.55% | 0.77% | 1.12% | 0.43% | 1.28% | 2.81% | 0.43% | 0.95% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.62% | 6.35% | 4.50% | 4.65% | 3.94% | 3.25% | 2.22% | 2.94% |
| 25-49 % | 2.04% | 4.32% | 3.23% | 3.63% | 2.68% | 2.30% | 2.38% | 2.04% |
| 50-74 % | 1.07% | 3.18% | 2.01% | 3.10% | 2.69% | 1.17% | 1.51% | 1.14% |
| 75% or more | 0.46% | 1.09% | 0.76% | 0.59% | 0.48% | 0.58% | 0.41% | 0.50% |
| Union presence | | | | | | | | |
| No union employees | 0.29% | 0.82% | 0.83% | 0.60% | 0.55% | 0.70% | 0.39% | 0.35% |
| Has union employees | 0.31% | 4.85% | 3.86% | 3.06% | 1.91% | 0.45% | 1.07% | 0.31% |
| Unknown | 1.02% | 7.42% | 12.66% | 7.92% | 4.09% | 1.00% | 4.55% | 1.01% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.81% | 2.50% | 2.37% | 2.36% | 2.17% | 1.06% | 1.81% | 0.81% |
| Less than 50% low wage | 0.34% | 0.86% | 0.59% | 0.64% | 0.56% | 0.47% | 0.25% | 0.40% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.